

# CREDIT DISPUTE LETTER

Fill in the blanks to dispute an error with a credit bureau — you have the right to accurate reporting

DATE \_\_\_\_\_

Under the Fair Credit Reporting Act, bureaus must investigate disputes — usually within 30 days

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## YOUR INFO & BUREAU ADDRESS

### YOUR DETAILS

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Full name • mailing address • city, state, ZIP

### SEND TO (PICK YOUR BUREAU)

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Equifax: P.O. Box 740256, Atlanta, GA 30374 • Experian: P.O. Box 4500, Allen, TX 75013 •  
TransUnion: P.O. Box 2000, Chester, PA 19016

## DISPUTE LETTER — COPY ONTO YOUR OWN PAPER

To Whom It May Concern,

I am writing to dispute the following information in my credit file. I recently reviewed my credit report and found \_\_\_\_\_ item(s) that are inaccurate.

My name is \_\_\_\_\_ and my report number / date of birth is \_\_\_\_\_.

The item(s) I am disputing are listed in the table below. This information is (*circle one*) **not mine** / **inaccurate** / **outdated** / **paid**. Specifically:

\_\_\_\_\_

I am requesting that this item be **investigated, corrected, or removed** as required under Section 611 of the Fair Credit Reporting Act. I have enclosed copies (not originals) of documents that support my position. Please investigate this matter and send me a corrected copy of my credit report to the address above.

Thank you for your time and attention to this matter.

Sincerely,

\_\_\_\_\_

## LIST THE ERRORS YOU'RE DISPUTING

| ACCOUNT / COMPANY | ACCOUNT # | WHAT'S WRONG / SHOULD SAY |
|-------------------|-----------|---------------------------|
| _____             | _____     | _____                     |
| _____             | _____     | _____                     |
| _____             | _____     | _____                     |
| _____             | _____     | _____                     |

"You have a legal right to an accurate credit report — asking for a correction is standing up for yourself."

# DEBT VALIDATION REQUEST

If a collector contacts you, make them prove the debt is yours before you pay anything

DATE \_\_\_\_\_

Send within 30 days of a collector's first contact — they must pause collection until they validate

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## DEBT VALIDATION LETTER — TO A COLLECTOR

To: \_\_\_\_\_ (collection agency name & address)

Re: Account / Reference # \_\_\_\_\_

To Whom It May Concern,

I am responding to your contact about a debt you claim I owe. I am requesting **validation** of this debt under the Fair Debt Collection Practices Act. Please do not contact me again about this matter until you provide the following in writing:

- The amount owed and how it was calculated
- The name of the original creditor
- Proof that you own or are authorized to collect this debt
- A copy of any signed agreement.

Until you provide this validation, please cease all collection activity and do not report this debt to any credit bureau. Please communicate with me only in writing at the address below.

Sincerely,

\_\_\_\_\_

## ✓ MAILING CHECKLIST — BEFORE YOU SEND



### Send by certified mail with return receipt

This proves the bureau or collector received your letter and when — worth the few dollars.



### Keep a copy of every letter you send

Photograph or photocopy the signed letter before it goes in the envelope.



### Enclose copies of supporting documents — never originals

Highlight the disputed item on a copy of your credit report if you have one.



### Write down the date you mailed it

The 30-day investigation clock starts when the bureau receives your dispute.



### Save the return receipt & tracking number

File everything together so you can follow up if you don't hear back.



### Set a reminder to follow up in 30–45 days

If the bureau can't verify the item, it must be corrected or removed.

## Good to Know

Disputing errors is always free — you never need to pay a "credit repair" company to send these letters for you. Check all three bureaus (Equifax, Experian, TransUnion), since an error may appear on only one.

*"Cleaning up your credit report is slow, quiet work — and every corrected error is a real win."*